IJARSCT
International Journal of Advanced Research in Science, Communication and Technology
International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal
ISSN: 2581-9429
Volume 6, Issue 1, November 2026
Impact Factor: 8.2

Academic Rigor and Curriculum Prioritisation in Undergraduate Commerce Education: A Comparative Analysis of General Electives and Core Financial Papers in B.Com Programmes

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Abstract : *The Bachelor of Commerce (B.Com) programme is designed to provide students with a strong foundation in accounting, finance, taxation, economics and business management. However, the increasing diversification of undergraduate curricula has raised questions regarding the relative academic weight assigned to general elective courses and core financial papers. This study examines whether differences in credit allocation, teaching hours, assessment patterns and curriculum depth may influence the academic rigour of B.Com programmes, particularly where general electives receive greater academic weight than core financial subjects.*

The study adopts a descriptive and comparative research design based exclusively on secondary data. It draws upon the National Education Policy (NEP) 2020, the University Grants Commission's Curriculum and Credit Framework for Undergraduate Programmes, University of Mumbai curriculum documents, and published literature on accounting education, curriculum alignment and graduate employability. The analysis considers academic rigour through conceptual depth, quantitative complexity, assessment standards, practical application and professional relevance. The paper argues that curriculum flexibility and multidisciplinary learning are valuable, but their effectiveness depends on maintaining adequate depth in foundational financial subjects. It proposes a transparent curriculum-audit framework to assess the balance between disciplinary competence and interdisciplinary learning. The study provides a basis for curriculum review, academic planning and future empirical investigation.

Keywords: B.Com, academic rigour, general electives, core financial papers, curriculum design, NEP 2020, accounting education, employability.

I. INTRODUCTION

Undergraduate commerce education plays an important role in preparing students for careers in accounting, banking, taxation, financial services, auditing, business management and related fields. A B.Com programme is expected to develop not only theoretical understanding but also numerical ability, analytical reasoning, financial decision-making and professional competence.

The curriculum traditionally places substantial emphasis on subjects such as Financial Accounting, Cost Accounting, Financial Management, Taxation, Auditing and Business Economics. These subjects provide the conceptual and technical foundation required for advanced study and entry-level employment in commerce-related occupations.

However, undergraduate education has increasingly incorporated general electives, interdisciplinary subjects, skill-based courses, value-added courses and other components intended to broaden students' learning experiences. India's NEP 2020 encourages multidisciplinary education, curricular flexibility and student-centred learning. The University

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Grants Commission's Curriculum and Credit Framework for Undergraduate Programmes similarly supports flexible subject choices and multiple learning pathways.

These developments offer important educational benefits. Nevertheless, they raise concerns regarding the distribution of academic effort across the curriculum, particularly whether the allocation of greater credits or assessment weight to general electives, compared to core financial papers, may compromise the depth of financial and accounting competencies expected from a B.Com graduate.

This concern should not be interpreted as a claim that general electives are inherently less demanding or less valuable. A well-designed elective may involve substantial research, analytical reasoning and applied learning. The central issue is whether the academic weight assigned to each course is proportionate to its learning outcomes, disciplinary importance and professional relevance.

The present study therefore examines the relationship between curriculum structure and academic rigour, with particular attention to the relative position of general electives and core financial papers in B.Com programmes.

1.1 Background of the Study

The University Grants Commission's undergraduate curriculum framework promotes flexibility and multidisciplinary learning, while the University of Mumbai publishes programme-specific syllabi and open-elective structures under its NEP 2020 framework. These documents provide a formal basis for examining the distribution of credits across different course categories.

The University of Mumbai's published curriculum for B.Com-related programmes includes open electives carrying different credit values, while its specialised commerce programmes also contain financial and accounting subjects. This demonstrates the relevance of examining course classification, credit allocation and learning expectations together.

The academic challenge is not simply to determine which category receives more credits. It is to establish whether the curriculum provides sufficient time, depth and assessment opportunities for students to master essential financial concepts and apply them to practical situations.

1.2 Statement of the Problem

The diversification of B.Com curricula may create differences in the academic weight assigned to general electives and core financial papers. Where elective courses receive greater credits, teaching time or assessment weight than foundational financial subjects, concerns may arise regarding the adequacy of technical learning and the balance between breadth and disciplinary depth.

However, the existence, extent and consequences of such an imbalance cannot be established without examining the actual curriculum documents of the institutions concerned. This study therefore develops a secondary-data-based framework for evaluating the issue rather than presuming that the imbalance exists uniformly across B.Com programmes.

1.3 Significance of the Study

The study is significant for the following reasons:

1. **Curriculum development:** It offers a framework for reviewing the relative academic weight of core financial and general elective courses.
2. **Academic quality:** It highlights the importance of conceptual depth, assessment quality and learning outcomes in determining academic rigour.
3. **Graduate employability:** It considers the relationship between foundational financial competence and workplace requirements.
4. **NEP implementation:** It examines how multidisciplinary flexibility can coexist with adequate disciplinary depth.
5. Institutional decision-making: It provides a basis for curriculum committees, Boards of Studies and academic

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administrators to evaluate course structures objectively.

1.4 Scope of the Study

The study focuses on undergraduate B.Com programmes in India, with particular reference to the University of Mumbai's NEP 2020 curriculum framework. It compares two broad categories:

- **Core financial papers:** Financial Accounting, Cost Accounting, Financial Management, Taxation, Auditing and related finance-oriented subjects, depending on the programme.
- **General electives**: Open electives and interdisciplinary courses outside the core financial sequence.

The classification is analytical rather than universal. Some electives may be directly finance-related, and some courses classified as core may not be financial in nature. Course classification must therefore follow the official syllabus of each programme.

II. REVIEW OF LITERATURE

The literature relevant to this study falls into four major areas: curriculum flexibility, constructive alignment, accounting education and graduate employability.

2.1 University Grants Commission: Curriculum and Credit Framework for Undergraduate Programmes

The University Grants Commission's Curriculum and Credit Framework for Undergraduate Programmes supports a flexible, multidisciplinary approach to undergraduate education. It provides for student choice, varied learning pathways and multiple entry and exit options in accordance with the broader objectives of NEP 2020.

This framework establishes the policy rationale for introducing diverse course categories into undergraduate programmes. However, flexibility alone does not determine the quality of a curriculum. Its effectiveness depends on the design of individual courses, the achievement of programme learning outcomes and the balance between disciplinary and interdisciplinary learning.

Relevance to the present study: The framework provides the policy context for evaluating whether credit distribution in B.Com programmes adequately protects the depth of core financial learning while accommodating electives.

2.2 University of Mumbai: NEP 2020 Undergraduate Commerce Curriculum

The University of Mumbai's published syllabus documents for undergraduate commerce programmes identify course categories, subject structures and credit allocations. Its open-elective framework includes courses such as Introduction to Commerce, Entrepreneurship Management, Financial Literacy and finance-related electives. The university also publishes separate structures for specialised programmes such as B.Com (Accounting and Finance) and B.Com (Financial Management).

These documents demonstrate that elective education and specialised financial learning may coexist within the same broader undergraduate framework. They also indicate that elective subjects need not be academically inferior to core subjects merely because they belong to a different category.

Nevertheless, course titles and credits alone cannot establish comparative rigour. A meaningful comparison must also examine learning outcomes, syllabus coverage, teaching hours, assessment methods and the cognitive demands placed on students.

Relevance to the present study: Official university syllabi constitute a principal source of secondary data for comparing the intended academic weight of different course categories.

2.3 Biggs (1996): Constructive Alignment in Higher Education

Biggs, in Enhancing Teaching through Constructive Alignment, explains that curriculum objectives, teaching and learning activities, and assessment should be aligned. Learning outcomes should specify the level of performance expected from students, while teaching and assessment should provide opportunities to demonstrate that performance.

This approach is relevant because a course's academic value cannot be inferred solely from its credit allocation. A course carrying fewer credits may require demanding analytical work, while a course with more credits may rely largely on descriptive or repetitive assessment.

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Biggs's framework therefore supports an outcome-oriented evaluation of academic rigour. The comparison should consider whether the credits and teaching hours assigned to core financial papers provide sufficient opportunities to achieve the intended technical and analytical competencies.

Relevance to the present study: Constructive alignment provides a theoretical basis for evaluating curriculum weight alongside assessment depth and intended learning outcomes.

2.4 Webb and Chaffer (2016): The Expectation–Performance Gap in Accounting Education

Webb and Chaffer examined generic skills development in UK accounting degrees, considering the perceptions of graduates preparing for a professional accountancy qualification. Their study identified scope for improving opportunities to develop generic employability skills within accounting degree programmes.

The study is important because it illustrates that accounting education involves more than technical subject knowledge. Graduates also need communication, teamwork and other transferable competencies.

At the same time, the findings do not establish that general electives should receive greater weight than core financial subjects. Rather, they indicate the need to integrate generic skills into accounting education without neglecting its technical foundations.

Relevance to the present study: The study supports a balanced view in which financial expertise and broader employability skills are complementary dimensions of undergraduate commerce education.

2.5 Nie and Mastor (2024): Accounting Employability

Nie and Mastor's systematic literature review examined 45 studies on accounting employability, including required skills, educational challenges and initiatives to improve graduate preparedness. Their review highlighted the importance of professional, interpersonal, digital and strategic competencies. It also discussed the gap between employer expectations and graduate competencies, together with curriculum reform and work-integrated learning as possible responses.

This literature indicates that employability requires a combination of technical knowledge and broader capabilities. The implication for B.Com programmes is that curriculum decisions should not be based exclusively on subject labels or traditional teaching arrangements.

Instead, academic planners should assess whether each course contributes demonstrably to the overall competency profile of graduates.

Relevance to the present study: The review provides a basis for considering professional relevance alongside conceptual depth when comparing core papers and electives.

2.6 Kroon and Alves (2023): Supply and Demand for Accounting Competencies

Kroon and Alves conducted a systematic literature review examining the relationship between the competencies developed through accounting education and those demanded by the profession. Their work highlights the importance of understanding the alignment between educational provision and professional expectations.

This perspective suggests that curriculum rigour should be evaluated in relation to the capabilities students are expected to develop, rather than by examining the number of credits assigned to a subject in isolation.

Relevance to the present study: The study supports an analytical framework that links curriculum design with the expected competencies of accounting and finance graduates.

2.7 Research Gap

The reviewed literature addresses curriculum flexibility, assessment alignment, accounting competencies and employability. However, these themes do not, by themselves, establish whether general electives receive greater academic weight than core financial papers in a particular B.Com curriculum.

A focused comparison is therefore required to examine:

- Relative credit allocation and scheduled teaching hours.
- The proportion of continuous and end-semester assessment.
- The depth of conceptual and numerical learning outcomes.
- Opportunities for practical financial application.

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- Alignment between course weight and programme-level competencies.

The present study addresses this gap by proposing a comparative secondary-data framework for analysing curriculum structure. Its contribution lies in bringing credit allocation, assessment design and financial competency requirements into a single analytical model.

III. RESEARCH OBJECTIVES

The study is guided by the following objectives:

1. To examine the distribution of academic credits between general electives and core financial papers in B.Com programmes.
2. To compare the academic expectations of the two course categories in terms of conceptual depth, quantitative complexity and assessment requirements.
3. To assess the alignment between credit allocation, teaching hours and intended learning outcomes.
4. To examine the implications of curriculum structure for the development of financial competencies and graduate employability.
5. To suggest measures for maintaining an appropriate balance between multidisciplinary learning and the academic rigour of core commerce subjects.

IV. RESEARCH QUESTIONS

The study seeks to answer the following questions:

1. Do general electives receive greater credit or assessment weight than core financial papers in the B.Com curricula examined?
2. How do the two categories differ in terms of academic rigour and assessment requirements?
3. Does the allocation of academic weight reflect the complexity and professional relevance of the intended learning outcomes?
4. How can B.Com programmes accommodate interdisciplinary learning without compromising financial and accounting competence?

V. RESEARCH HYPOTHESES

As the study is based on secondary data, the following propositions are framed for comparative examination rather than statistical testing.

H1: The relative academic weight assigned to general electives and core financial papers varies across B.Com programmes and curriculum structures.

H2: Differences in credit allocation do not necessarily correspond to differences in the conceptual complexity or assessment rigour of courses.

H3: A closer alignment between course credits, learning outcomes and assessment requirements can support the development of financial competencies among B.Com students.

These propositions can be tested empirically in a subsequent study using curriculum-level data and student performance records.

VI. RESEARCH METHODOLOGY

6.1 Research Design

The study adopts a descriptive, comparative and analytical research design. It relies on secondary data to examine the structure and academic expectations of general electives and core financial papers in undergraduate commerce programmes.

The approach is document-based and does not involve a primary survey, interviews or experiments.

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6.2 Sources of Secondary Data

The study draws on the following categories of information:

Source	Information examined
NEP 2020	Policy objectives relating to multidisciplinary education and curricular flexibility
UGC Curriculum and Credit Framework for Undergraduate Programmes	Credit framework and course flexibility
University of Mumbai syllabi	Course classification, credits, teaching hours and learning outcomes
Published research papers	Curriculum alignment, accounting education and employability
Academic literature on assessment	Relationship between learning outcomes, teaching and assessment

The UGC framework and University of Mumbai's official curriculum documents provide the principal policy and curriculum sources.

6.3 Unit of Analysis

The unit of analysis is an individual course within a B.Com programme. Courses are grouped into two analytical categories:

- General or open electives.
- Core financial and accounting papers.

The official classification of each course will be retained wherever possible. Courses that do not fit neatly into either category will be recorded separately rather than forced into an inappropriate classification.

6.4 Period of Study

For an updated curriculum analysis, the recommended reference period is the academic years 2024–25 to 2026–27, subject to the availability and comparability of official syllabi.

Because curriculum structures may change between academic years, comparisons should use the applicable syllabus version for each programme and should not combine credit values from different curriculum frameworks without adjustment.

6.5 Analytical Variables

The following variables are proposed for comparison:

1. Number of credits assigned to each course.
2. Scheduled teaching hours.
3. Percentage of total programme credits allocated to each course category.
4. Internal assessment and end-semester examination weightage.
5. Conceptual and quantitative complexity.
6. Practical application and case-based learning.
7. Alignment with financial and professional competencies.

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6.6 Methods of Data Analysis

The study proposes to employ descriptive statistics, percentage analysis, comparative tables and content analysis to examine the distribution of academic credits, assessment weightage and learning requirements across different course categories in the B.Com curriculum.

The proportion of programme credits allocated to each course category will be calculated to determine the relative emphasis placed on core financial and accounting papers, general electives and other courses within the curriculum.

For assessing the distribution of examination weightage, the marks assigned to each course category will be examined based on the prescribed scheme of examination. It is important to distinguish between academic credits and assessment marks, as they represent two different dimensions of the curriculum. Credits indicate the academic value and workload assigned to a course, whereas marks reflect its contribution to the overall assessment.

Content analysis will further be undertaken to evaluate the nature and depth of learning expected from students across different course categories. For instance, a Financial Accounting paper may require students to prepare financial statements, identify accounting errors, apply accounting standards and interpret financial information. In contrast, a general elective may emphasise presentations, case analyses or project-based activities. These academic activities will be examined in relation to their respective learning outcomes to assess the level of subject-specific knowledge, analytical ability and practical competencies they are expected to develop.

6.7 Operational Definition of Academic Rigour

For this study, academic rigour is defined as the extent to which a course requires sustained conceptual understanding, analytical reasoning, application of knowledge, problem-solving and demonstration of learning outcomes through meaningful assessment.

Academic rigour will be examined through five dimensions:

Dimension	Indicators
Conceptual depth	Complexity of concepts, theories and principles
Quantitative and analytical demand	Numerical problems, calculations, interpretation and decision-making
Assessment rigour	Application-based questions, case analysis and problem-solving
Practical relevance	Financial statements, tax computations, budgets and financial decisions
Learning-outcome alignment	Consistency between credits, teaching activities and expected competencies

The dimensions are proposed analytical indicators, not a previously validated measurement scale. Their application requires transparent coding rules and, ideally, independent review by more than one evaluator.

VII. COMPARATIVE ANALYSIS AND DISCUSSION

7.1 Credit Allocation and Curriculum Priorities

Credits are an important indicator of the intended academic workload associated with a course. A course carrying a higher number of credits generally represents a greater formal allocation of academic effort within the applicable credit framework.

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However, higher credit allocation should not automatically be interpreted as greater academic rigour. Credits indicate workload and curriculum weight more directly than they indicate the intellectual difficulty of the subject.

The University of Mumbai's NEP 2020 open-elective framework includes several courses carrying two credits, while its published curriculum structures also contain specialised accounting and finance subjects. The applicable programme syllabus must be examined before drawing any conclusion about their relative weight.

The key question is whether the distribution of credits allows students sufficient time to master the essential concepts and applications of their discipline.

7.2 Comparison of General Electives and Core Financial Papers

The following table presents a conceptual comparison. It is an analytical framework and not a report of measured results from a completed syllabus audit.

Parameter	General electives	Core financial papers
Primary purpose	Broaden knowledge and interdisciplinary understanding	Establish foundational financial and accounting competence
Typical content	Entrepreneurship, communication, financial literacy, management or other interdisciplinary topics	Accounting, costing, taxation, auditing and financial management
Nature of learning	May include discussion, projects, presentations, research or applied activities	Often combines concepts, calculations, interpretation and application
Quantitative demand	Varies substantially by subject	May be high in accounting, costing, taxation and financial management
Assessment methods	Presentations, assignments, examinations, projects or case studies	Numerical problems, case studies, examinations, computations and practical assignments
Professional relevance	Supports adaptability, communication and broader business awareness	Supports technical competence in finance and accounting roles
Main curriculum risk	Superficial coverage if learning outcomes and assessment are weak	Insufficient technical depth if workload or assessment opportunities are inadequate

The distinction is not absolute. A quantitative elective may be more demanding than a descriptive core paper. Accordingly, the comparison must be based on the actual syllabus and assessment design rather than the course title alone.

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7.3 Conceptual Depth and Quantitative Complexity

Core financial papers frequently require students to connect multiple concepts and apply them to structured problems. For example, Financial Management may require evaluating investment proposals, calculating the cost of capital or analysing working capital requirements. Taxation may require applying statutory provisions to complex numerical situations.

These learning activities demand accuracy, conceptual understanding and the ability to apply rules to unfamiliar situations.

General electives can also involve substantial intellectual effort. An entrepreneurship elective, for instance, may require students to evaluate a business model, analyse costs and develop financial projections. Its academic rigour would depend on the depth of the analysis expected and the standards used for assessment.

Therefore, the relevant issue is not whether one category is inherently more rigorous, but whether the curriculum preserves sufficient depth in foundational financial subjects while ensuring that electives also achieve meaningful learning outcomes.

7.4 Assessment Weightage and Student Learning

Assessment design strongly influences the way students allocate their time and effort. If a course has low assessment weight, limited teaching hours or predominantly superficial assessment, students may devote less effort to mastering its content.

Biggs's (1996) constructive-alignment approach emphasises the relationship between intended learning outcomes, teaching and assessment. It suggests that assessment methods should demand the level of understanding specified in the learning outcomes. citeturn117297search0

For B.Com programmes, this means that core financial papers should provide adequate opportunities to demonstrate both conceptual and applied competence. Electives should similarly be assessed according to their intended outcomes rather than being treated as low-rigour subjects merely because they are interdisciplinary.

7.5 Implications for Professional Competence

Accounting and finance graduates need more than examination-oriented knowledge. They must be able to interpret financial information, solve practical problems, communicate findings and use relevant digital tools.

Nie and Mastor (2024) highlight the importance of technical, professional, interpersonal, digital and strategic competencies in accounting employability. Their review also identifies curriculum reform and work-integrated learning as relevant approaches to improving graduate preparedness.

Consequently, reducing the importance of core financial learning without providing equivalent opportunities to develop the necessary competencies could create a risk for professional readiness. However, this risk cannot be established from credit allocation alone. It requires evidence about learning outcomes, student performance and employer expectations.

7.6 Balancing Multidisciplinary Learning with Disciplinary Depth

Multidisciplinary education can improve students' adaptability and broaden their understanding of business problems. General electives can expose commerce students to entrepreneurship, communication, technology, sustainability and other areas that complement their core studies.

The challenge is to achieve breadth without sacrificing depth.

A balanced curriculum should therefore:

- Preserve sufficient teaching and assessment time for foundational financial papers.
- Ensure that credits reflect the intended workload and learning outcomes.
- Integrate practical financial applications into relevant electives.
- Avoid unnecessary duplication across course categories.
- Review course-level and programme-level outcomes periodically.

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The objective should not be to eliminate electives or automatically assign more credits to core financial papers. Instead, curriculum design should establish a defensible relationship between the academic weight of each course and the competencies it is expected to develop.

VIII. PROPOSED COMPARATIVE CURRICULUM AUDIT

To convert the conceptual discussion into a verifiable research analysis, the following framework can be applied to the official B.Com syllabi of selected colleges or universities.

8.1 Curriculum Audit Matrix

Indicator	Data to be collected	Purpose
Credit allocation	Credits for each course	Measures formal curriculum weight
Teaching hours	Scheduled hours per course	Examines the time available for learning
Assessment distribution	Internal and end-semester marks	Examines the assessment structure
Cognitive demand	Recall, understanding, application, analysis and evaluation	Assesses the level of learning expected
Practical orientation	Numerical problems, projects, cases and simulations	Examines application of knowledge
Competency coverage	Accounting, taxation, finance, digital and professional skills	Evaluates contribution to programme outcomes

The cognitive-demand categories can be informed by established learning-taxonomy approaches. The coding process should specify how each syllabus outcome and assessment item is classified.

8.2 Illustrative Credit Analysis

The following example demonstrates how a credit comparison could be presented. The figures are hypothetical and are not University of Mumbai or college data.

Course category	Illustrative credits	Share of total credits
Core financial papers	12	40%
General electives	15	50%
Other compulsory courses	3	10%
Total	30	100%

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In this hypothetical example, general electives account for 50% of total credits, compared with 40% for core financial papers. This would indicate a difference in formal curriculum weight.

However, it would not establish that electives are academically superior, that financial papers are insufficiently rigorous, or that students have weaker financial competencies. Those conclusions would require additional evidence concerning assessment standards, learning outcomes, teaching hours and student performance.

8.3 Proposed Academic Rigour Score

A supplementary score may be developed to compare the academic demands of individual courses. One possible model is:

$$R=0.25C+0.20Q+0.25A+0.15P+0.15L$$

Where:

- C = conceptual depth score.
- Q = quantitative and analytical demand score.
- A = assessment rigour score.
- P = practical application score.
- L = learning-outcome alignment score.

Each dimension could be rated on a common five-point scale using clearly defined indicators.

The weights in this formula are proposed by the researcher for further development; they are not empirically validated. The model should be pilot-tested, and the weights should be justified before the score is used for institutional comparisons.

The resulting scores could be compared with credit allocation to identify courses whose formal weight appears disproportionate to their expected learning demands. A high score would indicate stronger performance on the selected indicators, not necessarily a universally superior course.

IX. KEY ANALYTICAL OBSERVATIONS

Based on the reviewed policy documents and academic literature, the study establishes the following analytical observations.

First, curriculum flexibility and academic rigour are not mutually exclusive. NEP 2020 supports multidisciplinary learning, but curriculum flexibility does not remove the need for well-defined learning outcomes and appropriate assessment.

Second, credits alone are an incomplete measure of academic rigour. Credit allocation indicates formal workload, whereas intellectual complexity and assessment standards require separate examination.

Third, core financial competence remains an important curriculum consideration. B.Com programmes that prepare students for accounting and finance-related careers need to ensure that students receive adequate opportunities to develop numerical, analytical and applied financial skills.

Fourth, general electives may make a meaningful contribution to employability. Their contribution depends on the relevance and quality of learning activities, rather than the course category alone.

Fifth, a systematic curriculum audit is necessary to establish whether an imbalance exists. The official syllabus, assessment scheme, teaching hours and learning outcomes must be compared before conclusions can be drawn about any particular institution.

These observations are derived from the policy framework and literature review. They should not be interpreted as measured findings demonstrating that general electives actually outweigh core financial papers across Indian B.Com programmes.

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X. RECOMMENDATIONS

10.1 Conduct Periodic Curriculum Audits

Colleges should periodically examine the distribution of credits, teaching hours and assessment weight across all courses. The review should identify whether foundational financial subjects receive sufficient academic attention in relation to the programme's intended outcomes.

10.2 Align Credits with Learning Outcomes

Credit allocation should reflect the expected workload, the complexity of the learning outcomes and the time required for students to achieve them. The allocation should be reviewed where significant mismatches are identified.

10.3 Strengthen Application-Based Assessment

Core financial papers should include opportunities to apply concepts to realistic financial situations. Examples include financial statement analysis, tax computation, budgeting, cost analysis, investment appraisal and working capital decisions.

General electives should also use assessment methods suited to their learning objectives, including research, presentations, case studies and practical projects where appropriate.

10.4 Integrate Technical and Generic Competencies

Communication, teamwork, digital literacy and analytical reasoning should be integrated into the learning process wherever relevant. For example, students could prepare financial reports using spreadsheets and then present their findings through structured business presentations.

This approach can support both technical competence and employability without unnecessarily separating the two.

10.5 Involve Industry Stakeholders

Employers, accounting professionals, alumni and faculty members should periodically review the competencies expected from B.Com graduates. Their input can help institutions identify gaps between curriculum objectives and professional requirements.

10.6 Use Student Performance as Supporting Evidence

Credit and syllabus analysis should be supplemented, where permitted, by anonymised information on course-level performance, practical assessments and demonstrated competencies. High pass percentages alone should not be treated as proof of academic rigour.

10.7 Preserve Academic Standards Across Course Categories

The aim should be to maintain meaningful learning expectations across the programme. General electives should not be designed merely to accumulate credits, and core financial papers should not be assessed only through rote learning.

XI. LIMITATIONS OF THE STUDY

The study has the following limitations:

1. It is based on secondary data and does not include primary responses from students, teachers, employers or academic administrators.
2. The comparison is framed around Indian B.Com programmes, with particular reference to University of Mumbai curriculum documents. It does not represent every university or institution.
3. Course structures may differ across programmes, specialisations and academic years.
4. Credits, marks and teaching hours do not independently measure academic difficulty or actual learning.
5. The proposed academic rigour framework requires operational definitions, pilot testing and validation before its scores can be used for formal comparisons.
6. The study does not establish a causal relationship between credit allocation and graduate employability.
7. The illustrative numerical comparison is hypothetical and must not be presented as an empirical finding.

Future research could address these limitations by analysing a defined sample of college syllabi, comparing course-level assessment patterns and examining anonymised student performance data.

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XII. CONCLUSION

The comparative analysis of general electives and core financial papers in B.Com programmes raises an important question about the relationship between curriculum flexibility and disciplinary depth. While multidisciplinary learning is valuable in contemporary higher education, undergraduate commerce programmes must also ensure that students develop the foundational knowledge and analytical skills required for financial and accounting work.

The literature reviewed in this paper suggests that effective curriculum design requires alignment between learning outcomes, teaching activities, assessment methods and professional competencies. Consequently, the relative importance of a course should not be determined solely by its title, category or credit value.

Where general electives receive greater credits or assessment weight than core financial papers, the distribution warrants closer examination. Such a difference may be justified by the intended outcomes of a particular programme, but it may also indicate a need to review the time and assessment opportunities available for foundational financial learning. The distinction can be established only through systematic examination of actual curriculum documents and relevant learning evidence.

The study therefore recommends a balanced approach that protects the depth of core financial education while recognising the value of interdisciplinary learning. Curriculum committees should use evidence-based audits to evaluate credit allocation, teaching hours, assessment rigour and competency development together.

The central argument of this paper is that the quality of B.Com education depends not on maximising the weight of core papers or minimising electives, but on ensuring that every course receives an appropriate academic weight and contributes meaningfully to the programme's intended learning outcomes.

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